

UNITED STATES BANKRUPTCY COURT
Southern District of Indiana

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines

The debtor(s) listed below filed a chapter 7 case on April 12, 2005.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office or may be viewed on the Court's PACER site at <http://pacer.insb.uscourts.gov>.

Refer to other side for Important Explanations.

Debtor's (name and address): Darren Lee Bunch 8953 W Delchar Dr Edinburgh, IN 46124	Joint Debtor's (name and address): Beth Ann Bunch 8953 W Delchar Dr Edinburgh, IN 46124
Case Number: 05-06437-BHL-7	Social Security Number(s): xxx-xx-4143, xxx-xx-1647
Attorney for Debtor(s) (name and address): Richard P Batesky Jr 22 E Washington St Ste 600 Indianapolis, IN 46204 Telephone number: 317-638-3471	Bankruptcy Trustee (name and address): Joseph W Hammes 1 Indiana Sq Suite 1900 Indianapolis, IN 46204-2032 Telephone number: 317-639-5444

Meeting of Creditors

Date: **May 27, 2005**

Time: **09:30 AM**

Location: **Rm. 416C U.S. Courthouse, 46 E. Ohio St., Indianapolis, IN 46204**

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:

July 26, 2005

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors May Not Take Certain Actions

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Address of the Bankruptcy Clerk's Office: SOUTHERN DISTRICT OF INDIANA PO Box 44978 Indianapolis, IN 46244 Telephone number: 317-229-3800	For the Court: Clerk of the Bankruptcy Court: John A. O'Neal
Hours Open: Monday – Friday 8:30 AM – 5:00 PM	April 13, 2005

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. All individual debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Change of Address	Creditors are responsible for notifying the bankruptcy clerk's office in writing of address changes. The case number should be included in any correspondence.
Bankruptcy Clerk's Office	Any paper filed on this bankruptcy case should be filed at the bankruptcy clerk's office or on the Court's ECF web site at http://ecf.insb.uscourts.gov . All filed papers, including the list of the debtor's property and debts and the list of the property claimed as exempt, may be inspected at the bankruptcy clerk's office or on the Court's PACER web site at http://pacer.insb.uscourts.gov .
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

Refer to other side for Meeting of Creditors and Deadlines